

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN  
AND RELATED MOTIONS

Name of Debtor(s): **Calvin John Dunn  
Ashley Mone Dunn**

Case No: **19-32097**

This plan, dated **May 3, 2019**, is:

- ☒ the *first* Chapter 13 plan filed in this case.  
☐ a modified Plan, which replaces the  
☐ confirmed or ☐ unconfirmed Plan dated \_\_\_\_.

Date and Time of Modified Plan Confirmation Hearing:

Place of Modified Plan Confirmation Hearing:  
**701 E. Broad Street, Suite xxxx Richmond, VA 23219**

The Plan provisions modified by this filing are:  
\_\_\_\_\_

Creditors affected by this modification are:  
\_\_\_\_\_

**1. Notices**

**To Creditors:**

**Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.**

**If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court.**

**(1) Richmond and Alexandria Divisions:**

**The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed.**

**(2) Norfolk and Newport News Divisions: a confirmation hearing will be held even if no objections have been filed.**

**(a) A scheduled confirmation hearing will not be convened when:**

- (1) an amended plan is filed prior to the scheduled confirmation hearing; or  
(2) a consent resolution to an objection to confirmation anticipates the filing of an amended plan and the objecting party removes the scheduled confirmation hearing prior to 3:00 pm on the last business day before the confirmation hearing.

**In addition, you may need to file a timely proof of claim in order to be paid under any plan.**

**The following matters may be of particular importance.**

**Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

A.	A limit on the amount of a secured claim, set out in Section 4.A which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included
B.	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 8.A	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
C.	Nonstandard provisions, set out in Part 12	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included

**2. Funding of Plan.** The debtor(s) propose to pay the Trustee the sum of \$ **740.00** per **month** for **60** months.  
Other payments to the Trustee are as follows:

The total amount to be paid into the Plan is \$ 44,400.00.

**3. Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

**A. Administrative Claims under 11 U.S.C. § 1326.**

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10% of all sums received under the plan.
2. Check one box:

☒ Debtor(s)' attorney has chosen to be compensated pursuant to the "no-look" fee under Local Bankruptcy Rule 2016-1(C)(1)(a) and (C)(3)(a) and will be paid \$ 5,286.00, balance due of the total fee of \$ 5,296.00 concurrently with or prior to the payments to remaining creditors.

☐ Debtor(s)' attorney has chosen to be compensated pursuant to Local Bankruptcy Rule 2016-1(C)(1)(c)(ii) and must submit applications for compensation as set forth in the Local Rules.

**B. Claims under 11 U.S.C. § 507.**

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid pursuant to 3.C below:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
<b>City of Richmond</b>	<b>Taxes and certain other debts</b>	<b>1,540.00</b>	<b>261.01 Month 54</b> <b>582.68 Mos 55-56</b> <b>113.64 Month 57</b> <b>4 months</b>
<b>Commonwealth of Virginia</b>	<b>Taxes and certain other debts</b>	<b>1.00</b>	<b>0.17 Month 54</b> <b>0.38 Mos 55-56</b> <b>0.07 Month 57</b> <b>4 months</b>
<b>County of Henrico</b>	<b>Taxes and certain other debts</b>	<b>1.00</b>	<b>0.17 Month 54</b> <b>0.38 Mos 55-56</b> <b>0.07 Month 57</b> <b>4 months</b>
<b>Internal Revenue Service</b>	<b>Taxes and certain other debts</b>	<b>218.21</b>	<b>36.98 Month 54</b> <b>82.57 Mos 55-56</b> <b>16.10 Month 57</b> <b>4 months</b>

**C. Claims under 11 U.S.C. § 507(a)(1).**

The following priority creditors will be paid prior to other priority creditors but concurrently with administrative claims above.

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
<b>-NONE-</b>			

**4. Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

**A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.**

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 4(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 5 of the Plan.**

The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est. Debt Bal.</u>	<u>Replacement Value</u>
U-Own	Dresser, Mirror, Chest, Queen Bed	11/2016	2,500.00	300.00

**B. Real or Personal Property to be Surrendered.**

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay under §§ 362(a) and 1301(a) as to the interest of the debtor(s), any co-debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
-NONE-			

**C. Adequate Protection Payments.**

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 4(D) and/or 7(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
American Freight	Mattress Set	30.00	CH 13 Trustee
Capital One Auto Finance	2014 Buick Enclave 75,000 miles	100.00	CH 13 Trustee
Rent A Center	75" TV	30.00	CH 13 Trustee
U-Own	Dresser, Mirror, Chest, Queen Bed	30.00	CH 13 Trustee

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 7(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

**D. Payment of Secured Claims on Property Being Retained (except those loans provided for in section 6 of the Plan):**

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation specified in sub-section A and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Payment &amp; Est. Term</u>
American Freight	Mattress Set	220.00	3.25%	0.10 Month 8 5.27 Mos 9-41 5.20 Mos 42-53 2.85 Month 54 47months
Capital One Auto Finance	2014 Buick Enclave 75,000 miles	25,689.00	4%	11.25 Month 8 624.95 Mos 9-53 345.39 Month 54 47months
Rent A Center	75" TV	1,200.00	3.25%	0.52 Month 8 28.74 Mos 9-42 28.33 Mos 43-53 15.55 Month 54 47months
U-Own	Dresser, Mirror, Chest, Queen Bed	300.00	3.25%	0.13 Month 8 7.19 Mos 9-41 7.09 Mos 42-53 3.88 Month 54 47months

**E. Other Debts.**

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' principal residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 6 of the Plan.

**5. Unsecured Claims.**

- A. Not separately classified.** Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 6 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.
- B. Separately classified unsecured claims.**

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
<b>-NONE-</b>		

**6. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Principal Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).**

- A. Debtor(s) to make regular contract payments; arrearages, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement. A default on the regular contract payments on the debtor(s) principal residence is a default under the terms of the plan.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
<b>-NONE-</b>						

- B. Trustee to make contract payments and cure arrearages, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate on Arrearage</u>	<u>Monthly Payment on Arrearage &amp; Est. Term</u>
<b>-NONE-</b>					

- C. Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Payment &amp; Term</u>
<b>-NONE-</b>				

**7. Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts, leases and/or timeshare agreements listed below.

- A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts:

<u>Creditor</u>	<u>Type of Contract</u>
<b>-NONE-</b>	

- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor(s) agree to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as

indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for</u>	<u>Estimated Cure Period</u>
			<u>Arrears</u>	

-NONE-

**8. Liens Which Debtor(s) Seek to Avoid.**

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Basis</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
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-NONE-

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate adversary proceedings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
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-NONE-

**9. Treatment and Payment of Claims.**

- All creditors must timely file a proof of claim to receive any payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the Plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.
- If relief from the automatic stay is ordered as to any item of collateral listed in the plan, then, unless otherwise ordered by the court, all payments as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.
- Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in the plan.

- 10. Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not transfer, sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

- 11. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, whether unsecured or secured, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

**12. Nonstandard Plan Provisions**

☐ None. If "None" is checked, the rest of Part 12 need not be completed or reproduced.

**Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.**

**The following plan provisions will be effective only if there is a check in the box "Included" in § 1.C.**

**=> Notwithstanding the confirmation of this plan the debtor(s) reserve the right to challenge the allowance, validity, or enforceability of any claim in accordance with § 502(b) and to challenge the standing of any party to assert any such claim.**

**=> Payment of Attorney Fees and Costs - The claims for attorney fees and costs shall be paid by all funds available on first disbursement after confirmation of the plan (fees) and entry of proof of claim for actual costs (costs), and until such claims**

for attorney fees and costs is paid in full, except as reserved for adequate protection payments on allowed secured claims (if any), DSO claims and Trustee commissions.

Dated: May 3, 2019

/s/ Calvin John Dunn

Calvin John Dunn

Debtor 1

/s/ Kimberly A. Chandler

Kimberly A. Chandler 47897

Debtors' Attorney

/s/ Ashley Mone Dunn

Ashley Mone Dunn

Debtor 2

By filing this document, the Attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in the Local Form Plan, other than any nonstandard provisions included in Part 12.

**Exhibits: Copy of Debtor(s)' Budget (Schedules I and J); Matrix of Parties Served with Plan**

Certificate of Service

I certify that on May 3, 2019, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Kimberly A. Chandler

Kimberly A. Chandler 47897

Signature

P.O.Box 17586

Richmond, VA 23226

Address

804-353-1849

Telephone No.

CERTIFICATE OF SERVICE PURSUANT TO RULE 7004

I hereby certify that on May 3, 2019 true copies of the foregoing Chapter 13 Plan and Related Motions were served upon the following creditor(s):

**U-Own**

**PO Box 18022**

**Tampa, FL 33679**

☒ by first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P.; or

☐ by certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

/s/ Kimberly A. Chandler

Kimberly A. Chandler 47897

Fill in this information to identify your case:

Debtor 1 Calvin John Dunn

Debtor 2 Ashley Mone Dunn  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 19-32097  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

		Debtor 1	Debtor 2 or non-filing spouse
<b>1. Fill in your employment information.</b>  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation may include student or homemaker, if it applies.	<b>Employment status</b>	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
	<b>Occupation</b>	<u>Water Utilities Specialist</u>	<u>Foreclosure Specialist</u>
	<b>Employer's name</b>	<u>City of Richmond*</u>	<u>Citizens Bank</u>
	<b>Employer's address</b>	<u>Dept. of Public Works 730 E. Broad Street, 5th FL. Richmond, VA 23219</u>	<u>1 Citizens Drive Riverside, RI 02915-3019</u>
	<b>How long employed there?</b>	<u>5 years</u>	<u>2 years</u>

#### Part 2: Give Details About Monthly Income

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. <b>List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>4,205.50</u>	\$ <u>3,871.40</u>
3. <b>Estimate and list monthly overtime pay.</b>	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. <b>Calculate gross income.</b> Add line 2 + line 3.	\$ <u>4,205.50</u>	\$ <u>3,871.40</u>

Debtor 1 **Calvin John Dunn**  
Debtor 2 **Ashley Mone Dunn**

Case number (if known) **19-32097**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <b>4,205.50</b>	\$ <b>3,871.40</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>716.06</b>	\$ <b>633.66</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>36.75</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>0.00</b>
5e. Insurance	5e. \$ <b>258.98</b>	\$ <b>784.12</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify: <u>Short Term Disability</u>	5h.+ \$ <b>40.56</b> +	\$ <b>0.00</b>
<u>Basic Life</u>	\$ <b>47.39</b>	\$ <b>0.00</b>
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>1,062.99</b>	\$ <b>1,454.53</b>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <b>3,142.51</b>	\$ <b>2,416.87</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>0.00</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ <b>0.00</b>	\$ <b>0.00</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>0.00</b>
8h. Other monthly income. Specify: <u>VA Tax Refund (amortized)</u>	8h.+ \$ <b>13.66</b> +	\$ <b>0.00</b>
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>13.66</b>	\$ <b>0.00</b>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>3,156.17</b> +	\$ <b>2,416.87</b> = \$ <b>5,573.04</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$	<b>0.00</b>
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$	<b>5,573.04</b>
<b>Combined monthly income</b>		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		



Fill in this information to identify your case:

Debtor 1 Calvin John Dunn

Debtor 2 Ashley Mone Dunn  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 19-32097  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

8

☐ No

☒ Yes

Son

10

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,394.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 20.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Calvin John Dunn**  
Debtor 2 **Ashley Mone Dunn**

Case number (if known) **19-32097**

6. <b>Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	<b>200.00</b>
6b. Water, sewer, garbage collection	6b. \$	<b>0.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<b>400.00</b>
6d. Other. Specify: _____	6d. \$	<b>0.00</b>
7. <b>Food and housekeeping supplies</b>	7. \$	<b>885.00</b>
8. <b>Childcare and children's education costs</b>	8. \$	<b>125.00</b>
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$	<b>250.00</b>
10. <b>Personal care products and services</b>	10. \$	<b>75.00</b>
11. <b>Medical and dental expenses</b>	11. \$	<b>200.00</b>
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<b>400.00</b>
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<b>150.00</b>
14. <b>Charitable contributions and religious donations</b>	14. \$	<b>0.00</b>
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<b>0.00</b>
15b. Health insurance	15b. \$	<b>0.00</b>
15c. Vehicle insurance	15c. \$	<b>350.69</b>
15d. Other insurance. Specify: _____	15d. \$	<b>0.00</b>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <b>Personal Property</b>		
	16. \$	<b>48.00</b>
17. <b>Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	<b>0.00</b>
17b. Car payments for Vehicle 2	17b. \$	<b>0.00</b>
17c. Other. Specify: _____	17c. \$	<b>0.00</b>
17d. Other. Specify: _____	17d. \$	<b>0.00</b>
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>		
	18. \$	<b>0.00</b>
19. <b>Other payments you make to support others who do not live with you.</b>		
	\$	<b>0.00</b>
Specify: _____		
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	<b>0.00</b>
20b. Real estate taxes	20b. \$	<b>0.00</b>
20c. Property, homeowner's, or renter's insurance	20c. \$	<b>0.00</b>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<b>0.00</b>
20e. Homeowner's association or condominium dues	20e. \$	<b>0.00</b>
21. <b>Other:</b> Specify: <b>Gym Membership</b>		
	21. +\$	<b>40.00</b>
<b>house keeping</b>	+\$	<b>75.00</b>
<b>misc</b>	+\$	<b>220.00</b>
22. <b>Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$	<b>4,832.69</b>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	<b>4,832.69</b>
23. <b>Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	<b>5,573.04</b>
23b. Copy your monthly expenses from line 22c above.	23b. -\$	<b>4,832.69</b>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	<b>740.35</b>
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain here: _____		

Advantage Assets II, Inc.  
PO Box 3400  
Norfolk, VA 23514

AIS Services, LLC  
50 California Street  
San Francisco, CA 94111

American Credit Company  
4144 N Central Expressway  
Suite 945  
Dallas, TX 75204

American Freight  
9700 W Broad St.  
Glen Allen, VA 23060

Antero Capital, LLC  
PO Box 1931  
Burlingame, CA 94011

Bank of America  
PO Box 982235  
El Paso, TX 79998

Bon Secours Health Systems  
PO Box 404893  
Atlanta, GA 30384

Capital One  
PO Box 30281  
Salt Lake City, UT 84130-0281

Capital One Auto Finance  
PO Box 50511  
City of Industry, CA 91716-0511

Capital One Auto Finance  
PO Box 259407  
Plano, TX 75025

CashNetUSA  
175 W. Jackson Blvd  
Suite 10  
Chicago, IL 60604

Cawthorn & Picard, P.C.  
1409 Eastridge Rd  
Henrico, VA 23229-5501

Check City  
3920 Hull Street  
Richmond, VA 23224

Check Into Cash of VA, LLC  
7601 W. Broad Street  
Richmond, VA 23294

Citifinancial  
P.O. Box 6043  
Sioux Falls, SD 57117-6043

Citizens Bank  
1 Citizens Drive  
Riverside, RI 02915-3019

City of Richmond  
Director of Finance  
P.O. Box 1498  
Richmond, VA 23218

CNAC\*  
12802 Hamilton Crossing Blvd  
Carmel, IN 46032

Comcast  
8029 Corporate Drive  
Nottingham, MD 21236

Commonwealth of Virginia  
Dept of Tax/ Legal Unit  
P.O. Box 2156  
Richmond, VA 23218

Compel Fitness  
11711 Princeton Pike  
Suite 341-307  
Cincinnati, OH 45246

County of Henrico  
Department of Finance  
PO Box 90775  
Richmond, VA 23273-7032

Credit Collection Services  
Two Wells Ave, Dept 9134  
Newton Center, MA 02459

Credit One Bank  
PO Box 98873  
Las Vegas, NV 89193

Ditech Financial LLC  
PO box 6172  
Rapid City, SD 57709

Enhanced Recovery Corporation  
8014 Bayberry Road  
Jacksonville, FL 32256

First Virginia  
PO Box 9003  
Syosset, NY 11791

Henrico Doctors Hospital  
Attn: Bankruptcy Dept  
P.O. 13620  
Richmond, VA 23225

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101-7346

Lakefield Mews Apts  
4431 Lakefield Mews Drive  
Henrico, VA 23231

LTD Financial Services  
7322 Southwest Freeway  
Suite 1600  
Houston, TX 77074

LVNV Funding  
PO Box 10587  
Greenville, SC 29603-0587

Midland Funding LLC  
P.O. Box 2011  
Warren, MI 48090

Navy Federal Credit Union\*  
PO Box 3700  
Merrifield, VA 22119

NPRT0 South-East, LLC  
256 West Data Drive  
Draper, UT 84020

Patient First  
60 Prosperity Ln  
Stafford, VA 22556

Plaza Services  
110 Hammond Drive  
#110  
Atlanta, GA 30328

Progressive Advanced Insurance  
6300 Wilson Mills Rd, W33  
Cleveland, OH 44143

RBS Citizens NA  
1000 Lafayette BLVD  
Bridgeport, CT 06604

Receivables Mangement Services  
1807 Huguenot Road  
Suite 118  
Midlothian, VA 23113

Rent A Center  
Attn: Customer Service  
5501 Headquarters Drive  
Plano, TX 75024

Sequoia  
28632 Roadside Drive  
Suite 110  
Agoura Hills, CA 91301

Shippers' Choice of Virginia  
1623 Forest Drive, Suite 205  
Annapolis, MD 21403

Southwest Credit  
4120 International Pkwy.  
Suite 1100  
Carrollton, TX 75007

SunTrust Bank  
PO Box 15137  
Wilmington, DE 19886

TBOM/Total Card  
5109 S Broadband Lane  
Sioux Falls, SD 57108

TD Bank USA/Target Credit  
PO Box 673  
Minneapolis, MN 55440

U-Own  
PO Box 18022  
Tampa, FL 33679

US Bank  
P.O. Box 5229  
Cincinnati, OH 45201-5229

VCU Health System  
PO Box 758721  
Baltimore, MD 21275-8721

Verizon\*  
404 Brock Drive  
Bloomington, IL 61701

Weinstein & Riley, P.S.  
2001 Western Avenue, Suite 400  
Seattle, WA 98121

Willrush  
4144 N Central Expressway  
Dallas, TX 75204